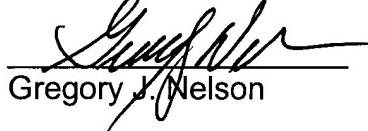




Certificate of Mailing

5 I hereby certify that this document is being deposited with the United States Postal Service as First Class mail, postage prepaid, addressed to MAIL STOP NON FEE AMENDMENT, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 this 25th day of JUNE, 2008.

10 Dated: 6/25/2008 
Gregory J. Nelson

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

15 Applicants: Laurence D. Hardesty)
Stephen G. Nelson)
Serial No.: 10/619,304) Ex. K.D. FRECH
A/U 2887
20 Filing Date: July 14, 2003)
Title: "Financial Transaction System)
With Consumer Reward & Net)
Settlement")
25

RESPONSE

MAIL STOP: NON FEE AMENDMENT
Commissioner For Patents
30 P.O. BOX 1450
Alexandria, VA 22313-1450

Dear Sir:

This is in response to the Office Action dated February 25, 2008.

35 Claims 1 through 16 have been indicated as being allowable. Claims 17 through 19 were rejected on the grounds of non-statutory obviousness-type double patenting over Claims 1, 2 and 8 of U.S. Patent No. 6,592,030. A